

This listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1-28. (Cancelled)

29. (currently amended) A process enabling financial transactions between a purchaser, at least one seller and at least one financial institute, wherein:

- a first connection is set between an electronic purse carried by the purchaser and a financial institute from which the purchaser is related to,
- at least a second connection is set between said electronic purse carried by the purchaser and a cashing device owned by the seller, and
- for said second connection or any other second connection, a third connection is set between said cashing device owned by a seller and the financial institute from which the purchaser is related to, wherein
- an identification code from said electronic purse is transmitted when each of said connections is set, and
- a transmission of a spending authorization for a specific amount of money is carried out when the third connection is set between the financial institute and the cashing device, to prevent any non-authorized spending with the electronic purse.

30. (original) A process according to claim 29, wherein the third connection is set through a second financial institute from which the seller is related to.

31. (original) A process according to claim 29, wherein said first connection is of radio-electric type on at least a portion of its path, and wherein the third connection transits on the telephone network for at least a portion of its path.

32. (currently amended) A process according to claim ~~31~~ 29, wherein ~~the first connection of radio-electric type is realised by a mobile phone~~ said first connection is carried out by a connection via a ground relay and a telephone network, or by a connection between said electronic purse and a communication satellite which transmits a signal via the relay or directly to said institute.

33. (original) A process according to claim 29, wherein the second connection is realised by a connecting cable which links a connector of the electronic purse to a connector of the cashing device or by a card including writable memory means, or is of radio-electric or infrared type.

34. (original) A process according to claim 29, wherein the first connection includes in particular the steps of:

- transmission of a PIN code,
- transmission of a spending authorisation request for a specific amount of money, and
- transmission of a spending authorisation of the specific amount of money, and/or
- transmission of the specific amount in electronic money.

35. (original) A process according to claim 29, wherein the second connection includes in particular the steps of:

- transmission of the spending authorisation of a specific amount of money, and/or
- transmission of the specific amount in electronic money.

36. (currently amended) A process according to claim 29, wherein the third connection includes in particular the steps of:

- transmission of an identification code from the cashing device, and/or
- ~~- transmission of the spending authorisation of a specific amount of money,~~
- and/or
- transmission of the specific amount in electronic money.

37. (currently amended) A processing according to claim 29, wherein the first and/or second connection includes in particular a step of:

- transmission of a recognition code of a parameter suitable for the buyer/purchaser, said buyer/purchaser introducing said parameter by a keyboard of the electronic purse and/or by a recording device of said parameter, which includes a

sensitive zone on which said purchaser puts a fingerprint of one of his fingers in order to be compared with a fingerprint stored in a memory circuit of said electronic purse, said recognition code being separately transmitted or combined with the identification code from the electronic purse.

38. (currently amended) A system to implement the process according to claim 29, ~~wherein it includes the system including the~~ following means:

- a first device for establishing a first connection between an electronic purse carried by the buyer and a financial institute from which the buyer is related to,
- a second device for establishing a second connection between the electronic purse carried by the buyer and a cashing device owned by a seller, and
- a third device for establishing a third connection between said cashing device owned by a seller and the financial institute from which the buyer is related to, wherein

- said first, second and third devices for establishing a connection ~~being are~~ able to transmit an identification code from the electronic purse, and
- at least said third device for establishing said third connection is able to transmit a spending authorization for a specific amount of money between the financial institute and the cashing device, to prevent any non-authorized spending with said electronic purse.

39. (original) A system according to claim 38, wherein said third device for establishing a third connection includes connecting means between the cashing device owned by a seller and a financial institute from which the seller is related to, and other connection means between said financial institute from which the seller is related to and the financial institute from which the buyer is related to.

40. (currently amended) An electronic purse being part of a system according to claim 38, and for executing a process enabling financial transactions between a purchaser, at least one seller and at least one financial institute according to claim 29, ~~wherein it includes said purse including~~ in particular:

- a first device for establishing a first connection with a financial institute, and

- a second device for establishing a second connection with a cashing device,  
wherein

- said devices for establishing a first and a second connections ~~being~~ are able  
to transmit in real time or almost real time an identification code from said electronic  
purse to said financial institute and said cashing device of the seller.

41. (original) An electronic purse according to claim 40, wherein said first  
device for establishing a first connection includes in particular transmitting and  
receiving means of radio-electric signals or mobile phone means.

42. (original) An electronic purse according to claim 40, wherein said second  
device for establishing a second connection includes in particular a device for  
introducing a chip card and a device for writing in a writable memory of said chip  
card, and/or transmitting and receiving means of radio-electric or infrared type.

43. (original) An electronic purse according to claim 40, wherein said second  
device for establishing a second connection includes in particular a connector for a  
connection by cable with said cashing device.

44. (original) An electronic purse according to claim 40, wherein it is  
controlled by a computer program able to carry out a financial transaction according  
to any currency.

45. (original) An electronic purse according to claim 40, wherein it includes  
further computer means and bar code reading means.

46. (currently amended) An electronic purse according to claim 40,  
~~characterised in that it includes further~~ further including a beacon means allowing to  
~~localise it~~ localization of said purse.

47. (currently amended) An electronic purse according to claim 40, wherein it includes further a separated remote control able to send a signal toward said electronic purse in order to de[[s]]activate-it said purse and to control restitution of a remaining amount, and/or a sensitive zone able to record a parameter suitable for the user such as a fingerprint or a signature in order to be compared with one fingerprint or signature stored in a memory circuit of said electronic purse.